## What's NEXT?



A Guide to Preparing for Post-Secondary Education from

STATE REPRESENTATIVE

## LUKE MESSER

#### Table of Contents -

Public Institutions 3

Independent Institutions 4

SAT Testing 6

Choosing Your Career 8

High School Graduation Requirements 9

New Legislation 10

Financial Aid, Scholarships and Loans 11

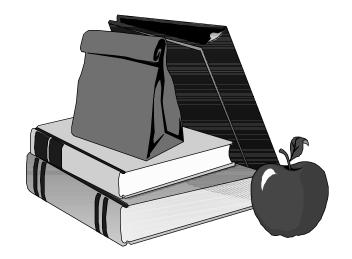
Directory of Colleges and Universities 15

Other Helpful Contacts 17

Directory of Vocational and Proprietary Schools 18

The Community College of Indiana 19

The Armed Services 20



"Liberty cannot be preserved without general knowledge among the people."

John Adams, 1765



# A Message from your State Representative

As high school graduation approaches, the question of whether to pursue further education lingers in the minds of many students. Some choose to move directly into the workforce. Others wish to attend a vocational or technical school. Some students decide that a four-year college or university is the best choice, while others attend a two-year junior college. There are many factors which go into such a decision, and not every student will make the same choice.

Those who choose to continue their education must plan and prepare for this next chapter of their lives. Is a private or public school better for a particular student? Will he or she have the financial resources to complete a degree? How can someone find information about a certain school? What high school classes are needed to be accepted into a college or university?

These are all common questions to which many high school students and their parents need answers. This booklet is a guide for finding those answers through state and federal agencies, the Internet and from various Indiana schools.

Throughout this book are addresses, phone numbers and/or websites which may be very helpful in a student's search for the right school.

If you have any further questions or concerns, please feel free to contact me at my Statehouse office.

Write to: 200 W. Washington Street Indianapolis, IN 46204

Call me toll free: 1-800-382-9841

301,194

Students were enrolled in private and public Indiana colleges and universities in Fall 1999

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School	Undergraduate Enrollment	In-state costs per academic year	On-Campus Housing	Students
Ball State University	16,434	\$3,924 Tuition \$5,100 Room & Board	30% live on campus; freshmen required	53% women 47% men
Indiana State University	002'6	\$3,744 Tuition \$4,788 Room & Board	40% live on campus; freshmen & sophomores required	53% women 47% men
Indiana University (Bloomington)	30,157	\$4,196 Tuition \$5,978 Room & Board	40% live on campus	53% women 47% men
Indiana University East	2,405	\$3,528 Tuition	Housing not available	70% women 30% men
Indiana University Kokomo	2,519	\$4,200Tuition	Housing not available	65% women 35% men
Indiana University Northwest	4,027	\$3,447Tuition	Housing not available	70% women 30% men
Indiana University South Bend	0/009	\$3,515 Tuition	Housing not available	63% women 37% men
Indiana University Southeast	5,668	\$3,149 Tuition	Housing not available	61% women 39% men
Indiana University Purdue University Columbus	1,490	\$3,816 Tuition	Housing not available	70% women 30% men
Indiana University Purdue University Fort Wayne	5,378	\$4,750 Tuition	Housing not available	57% women 43% men
Indiana University Purdue University Indianapolis	20,695	\$4,284 Tuition \$3,930 Room & Board	less than 10% live on campus	58% women 42% men
lvy Tech State College (Main Campus)	41,000 (statewide)	\$2,382 Tuition (30 credit hours)	Housing not available	57% women 43% men
Purdue University Calumet	9,255	\$3,568Tuition	Housing not available	47% women 53% men
Purdue University North Central	3,369	\$3,590 Tuition	Housing not available	60% women 40% men
Purdue University (West Lafayette)	29,122	\$4,164 Tuition \$6,120Room & Board	40% live on campus	43% women 57% men
University of Southern Indiana	7,870	\$3,143Tuition \$4,200 Room & Board	30% live on campus	59% women 41% men
Vincennes University (includes Jasper, Indianapolis and Elkhart)	13,098	\$3,024 Tuition \$4,726 Room & Board	40% live on campus	30% women 70% men

Note: All costs are subject to change and are approximate. Please consult the schools' admissions offices before making your final plans.

# Independent Institutions-

Ancilla Domini College 549 \$3,600 Tuition Anderson University 2,400 \$5,020 Room & Board Bethel College	0 Tuition			
2,400 1,443 886 886 2,202 2,202 1,000 1,000 970 970 507		Catholic	Housing not available	68% women 32% men
1,443 886 886 2,202 5,100 1,000 970 972 972 507	\$15,380 Tuition \$5,020 Room & Board	Church of God	all students under 22 not living at home must live in residence halls	64% women 36% men
3,561 \$ 886	0 Tuition oom & Board	Missionary Church	all students under 21 not living at home must live in residence halls;	66% women 34% men
2,202 <b>\$</b> 1,084 1,000 970 972 \$ 1,100 1,100 507	0 Tuition om & Board	Independent	all students under 22 not living at home must live in residence halls	62% women 38% men
2,202 \$ 1,084 1,000 970 \$ 972 \$ 1,100 1,100	0 Tuition	Independent	Housing not available	59% women 41% men
1,084 1,000 970 972 \$ 1,100 507	) Tuition om & Board	Catholic	All first year students required to live in residence halls	57% women 43% men
970 \$ 972 \$ 1,100	4 Tuition oom & Board	Quaker (Religious Society of Friends)	90% live on campus	54% women 46% men
970 \$ 972 \$ 1,100	0 Tuition oom & Board	American Baptist	80% live on campus;	50% women 50% men
972 \$	uition/Fees om & Board	Mennonite	60-70% live on campus; all students under 22 not living at home required	57% women 43% men
507	6 Tuition om & Board	Fellowship of Grace Brethren Churches	70% live on campus; all students under 23 required	58% women 42% men
507	\$13,100 Tuition \$5,500 Room & Board	Presbyterian Church	90% live on campus	49% women 51% men
962	0 Tuition oom & Board	Brothers of Holy Cross	30% live on campus	45% women 55% men
, 79	\$15,520 Tuition \$5,680 Room & Board	United Brethren in Christ	about 50% live on campus; freshman and sophmore required.	62% women 32% men
Indiana Institute of Technology 2,700 \$5,246Room	\$13,560 Tuition \$5,246Room & Board	Independent	Seniors, 21 yrs of age may live off campus. 70% live on campus	27% women 73% men
Indiana Wesleyan University 2,255 \$12,748Tuition \$18,940 Room & Board	18 Tuition oom & Board	Wesleyan Church	70% live on campus; freshmen, sophomores & juniors required	65% women 35% men
Manchester College 1,070 \$4,500 Room & Board	\$13,330 Tuition 500 Room & Board	Church of the Brethren	85% live on campus	47% women 53% men



School	Undergraduate Enrollment	In-state costs per academic year	Religious Affiliation	On-Campus Housing	Students
Marian College	\$1,217	\$1,630 Tuition \$5,390 Room & Board	Catholic	40% live on campus; freshmen required	72% women 28% men
Martin University	538	\$8,370 Tuition	Independent	Housing not available	79% women 21% men
Oakland City University	1,107	\$9,186 Tuition \$3,600 Room & Board	Baptist Church	40% live on campus; all students under 21 required	49% women 51% men
Oakland City University Bedford	248	\$9,163 Tuition	Baptist Church	Housing not available	61% women 39% men
Rose-Hulman Institute of Technology	009'1	\$23,400 Tuition/ \$6,900 Room & Board	Independent	50% live on campus; freshmen required	20% women 80% men
Saint Joseph's College	927	\$1,880 Tuition \$5,600 Room & Board	Catholic	over 80% live on campus	55% women 45% men
Saint Mary's College	1,412	\$16,290 Tuition \$6,413 Room & Board	Catholic - sponsored by Sisters of the Holy Cross	80% live on campus	98% women 2% men
Saint Mary-of-the-Woods College	320	\$15,090 Tuition \$5,130 Room & Board	Catholic	70% live on campus	100% women
Taylor University (Upland)	006'1	\$17,270 Tuition \$5,130 Room & Board	Christian	Single, Under 21: not living at home must live in residence halls	52% women 48% men
Taylor University Fort Wayne	200	\$14,880 Tuition \$4,620 Room & Board	Christian	50% live on campus; freshmen, sophomores & juniors required	56% women 44% men
Tri-State University	1,125	\$15,950Tuition \$5,250 Room & Board	Christian	50% live on campus; freshmen & sophomores required	27% women 73% men
University of Evansville	2,500	\$17,050 Tuition \$4,760 Room & Board	United Methodist Church	80% live on campus; freshmen required	59% women 41% men
University of Indianapolis	2,506	\$15,350 Tuition \$5,490 Room & Board	United Methodist Church	about 50% of full-time students live on campus	47% women 53% men
University of Notre Dame	7,838	\$25,840 Tuition \$6,810 Room & Board	Catholic	90% live on campus; freshmen required	47% women 53% men
University of Saint Francis	1,529	\$14,000 Tuition \$5,240 Room	Catholic	Single, Under 21: not living at home must live in residence halls	72% women 28% men
Valparaiso University	2,887	\$19,000 Tuition \$5,130 Room & Board	Lutheran Church	70% live on campus; all students under 21 not living at home required	56% women 44% men
Wabash College	860	\$18,893 Tuitiom \$6,092 Room & Board	Independent	90% live on campus; freshmen & sophomores required	100% men



## ₹ SAT: Your passport to higher education

- The SAT, known as the Scholastic Assessment Test and the Scholastic Aptitude Test, is a tool which measures a student's ability to do well during his or her first year in college. This test does not measure academic achievement; it supplies colleges with an idea of how well a prospective student may comprehend his or her freshman courses.
- The SAT is divided into two major sections: Verbal and Mathematics. Each section has a maximum score of 800; a perfect composite score is 1600.
- On the day of the test, students should take two or three #2 pencils, a calculator and identification. (See below)
- About three weeks after the test, students will receive their test scores. If he or she requested that scores be sent to colleges or scholarship programs, a report will be sent to the institution at approximately the same time. If the student has not received the scores eight weeks after the test, he or she should contact the College Board. (See page 7 for contact numbers.)

#### Acceptable Identification

Acceptable identification is required for admission to the test center. If the student fails to take his or her ID, he or she will not be allowed to take the SAT. The ID must include a photograph or physical description, and the student's name and signature.

#### Examples are:

- driver's license
- school ID
- valid passport with current photo
- a brief physical description of the student written on school stationery that the student must sign in the presence of the school principal or counselor, who must also sign

#### Unacceptable ID includes:

- social security card
- credit card (even one with a photo)
- parent's driver's license
- birth certificate

#### **Calculators**

The College Board recommends that students bring a calculator to the test. Research shows that students who do use a calculator on the SAT have slightly higher scores than those who do not. The use of a calculator helps students concentrate more on math reasoning, rather than focusing on computational errors.

Almost any four-function, scientific or graphing calculators are permitted. Students are not allowed to share calculators.

#### Types of calculators not permitted:

- hand-held minicomputers or laptop computers
- electronic writing pads or pen-input devices
- pocket organizers
- calculators with typewriter-like keypads
- calculators with paper tape
- calculators that make noise
- calculators that require an electrical outlet



## Top 6 Tips

for doing your best on the SAT

#### 1. Practice!

There are several practice books available in bookstores and libraries. Using these practice books can help you brush up on your math and verbal skills while giving you a better idea of what to expect on test day. Also, the PSAT is administered by high schools to give students a "dress rehearsal" for the big day.

#### 2. Study!

Review advanced vocabulary words, tricky grammar rules, fundamental math equations, etc., that you have learned in your high school English and math classes. Just seeing this information again will help refresh your memory.

#### 3. Sleep!

Be sure to be well-rested when you take the SAT. Go to bed early, and wake up with plenty of time to feel alert before taking the test.

#### 4. Eat!

It helps to eat a medium-sized breakfast the morning of the test. The SAT lasts for several hours, and rumbling stomachs can be distracting. But don't eat too much; it will make you drowsy.

#### Double check!

Before you leave home, make sure you have everything you need for the test: pencils, a calculator and appropriate ID.

#### 6. Relax!

Don't be overcome by anxiety. Remember, the SAT can be taken more than once, and many students retake the test if they are not satisfied with the initial scores. Putting too much stress on yourself can be just as detrimental as not preparing at all.



Avera	age SAT	Scores
Year	Indiana	National
1987	979	1008
1994	981	1003
1995	986	1010
1996	988	1013
1997	991	1016
1998	997	1017
1999	994	1016
2000	999	1019

#### Percentage of Grade 12 Students Taking the SAT

Year	Indiana	National
1995	52%	39%
1996	51%	40%
1997	52%	40%
1998	53%	41%
1999	60%	44%
2000	60%	44%

Source: Indiana Department of Education

#### Basic Fees:

SAT I Reasoning Test:\$25.00 Late Registration Fee: \$15.00 Fee to change test, test date or test center: \$15.00

For more information, visit the College Board website or write:

The College Board
Midwest Regional Office
1560 Sherman Avenue
Suite 1001
Evanston, IL
60201-4805

Or call: (847) 866-1700

## **SAT**

any factors influence how students perform on the SAT. Academic preparation, gender, family income and family education have been shown to impact statewide average scores. In addition to these circumstances, the percentage of students taking the SAT can make a difference in a state's average scores. Indiana's scores may rank below other states, but our state ranks much higher in the number of students who take the test.

## Register Online!



## Register for the SAT now at

www.collegeboard.com

#### 2002-2003 National SAT Test Dates

Oct. 12, 2002Register by 9/10/02 Late Registration: 9/14/02 Nov. 2, 2002 Register by 9/27/02 Late Registration: 10/9/02 Dec. 7, 2002 Register by 11/1/02 Late Registration: 11/13/02 Jan. 25, 2003 Register by 12/23/02 Late Registration: 1/2/03 Apr. 5, 2003 Register by 2/28/03 Late Registration: 3/12/03 May 3, 2003 Register by 3/28/03 Late Registration: 4/9/03 June 7, 2003 Register by 5/2/03 Late Registration: 5/14/03

# Choosing Your CAREER







Choosing which career is best for you is a strenuous task. No one expects you to set your life's plan in stone as soon as you graduate from high school. However, as you decide which college classes to take, or as you decide which vocational program to pursue, you may want to think about the types of jobs which interest you.

There are many points to consider when choosing a career path. It is up to you to decide which factors are high priority.

To help narrow your choices, set some guidelines for deciding. Find a field which truly interests you, one at which you can excel and one that will help you achieve your personal goals. You may want to choose a career that is in a growing industry where there is a greater chance of job openings, new positions to fill, opportunities to advance and/or higher pay.

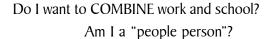
#### **Fastest-Growing Jobs**

Database Administrators/
Computer Support
Systems Analysts
Personal and Home Care Aides
Physical Therapy Assistants
Home Health Aides
Medical Assistants
Desktop Publishers
Physical Therapists
Occupational Therapy Assistants

Although it is not absolutely crucial, it is very helpful to start planning as early as possible because it may take time to learn enough about yourself to know what type of job is best for you. It is also likely that you will change your mind several times before settling into the right career.

Talking to people who work in the field you find interesting can help you get an idea of the types of jobs available. Sometimes job shadowing is an option. Job shadowing is a chance to spend time in the workplace with someone who has a career about which you want to know more. Your guidance counselor may know of a program or company that provides an opportunity for job shadowing.

#### Questions to Ask Yourself . .



Do I WRITE well?



What kind of EDUCATION will I need for this job?

What TALENTS do I have?

What do I ENJOY?

Do I want to work with COMPUTERS?

Do I want to work INDOORS or OUTDOORS?



Try to think of some more questions on your own.

Write down your answers and review them later to help you decide.

#### Fastest-growing fields

Computer and Data Processing
Home Health Care Services
Automotive Services (except repair)
Water Supply and Sanitary Services
Management and Public Relations
Residential Care
Freight Transport Arrangement
Personnel Supply Services
Individual Social Services
Offices of Physicians

#### Core 40 Requirements.

Core 40 was developed in 1994 by business, labor, community and education leaders as a standard set of high school courses which provides students with the knowledge and experience essential for a well-rounded education. By completing this program, students secure their post-high school options, whether they choose further education or immediate entry into the workforce. Core 40 includes the courses required for regular admission at Indiana's public colleges and universities.

#### I. Academic Core

26-28 credits distributed as shown:

#### Language Arts

8 credits in literature, composition and speech

#### **Mathematics**

6 to 8 credits from this list: Algebra I, Geometry, Algebra II, Trigonometry, Calculus, Discrete Mathematics, Statistics and Probability

#### Science

6 credits in laboratory science, including:

- 2 in Biology
- 2 in Chemistry, Physics or Integrated Chemistry-Physics
- 2 additional credits from Chemistry, Physics, Earth and Space Science, Advanced Biology, Advanced Chemistry, Advanced Environmental Science, or Advanced Physics

#### Social Studies

6 credits distributed as follows:

2 in U.S. History

I in U.S. Government

I in Economics

I in World History or Geography

I additional Social Studies credit

#### II. Directed Electives

8 credits from the following subject areas:

#### Foreign Language

Chinese, French, German, Italian, Japanese, Latin, Russian, Spanish, etc.

Fine Arts Art, Theater, Music

#### Computers

Computer Applications, Computer Programming

#### Career Area

At least 6 credits in a logical sequence from a technical career area

#### III. Health, Physical Education, Safety Basic Physical Education

I credit (two semesters)

Health and Safety I credit (one semester)

#### IV. Electives

2 to 4 more credits from any courses offered at the high school

#### Graduation Qualifying Exam.

High school students must pass the Graduation Qualifying Exam (GQE) to be eligible for a diploma. The Class of 2000 is the first class to be required to meet this standard. Students who do not pass the GQE on the first attempt (during fall of grade 10) have four more opportunities to pass the exam: twice in grade 11 and twice in grade 12. In addition to the GQE requirements, students must complete all other state and local graduation requirements.

There are three ways to meet the GQE requirement:

- 1 Passing the GQE in English and mathematics.
- 2 Meet the requirement by:

  maintaining a 95% high school attendance rate
  - completing remediation provided by the school
- taking the test at least one time per year in the subject area(s) in which the student was not successful
- maintaining a "C" average in the 22 credit hours that are reouired of all Indiana high school graduates
- having the written recommendation of the student's English and/or mathematics teacher. This recommendation must include documentation that the student has achieved Grade 9 academic standards and can demonstrate those skills through other classroom work
- or other tests. The principal must concur with this recommendation.
- 3 Complete Core 40 requirements with a "C" or better in all directed and elective Core 40 courses, as certified by the principal.

#### New Legislation.

The Indiana General Assembly created several new laws during the 2001 session which will affect the state's institutions of higher education. One of the bills that passed was House Enrolled Act 1001 - the **state biennial budget**.

The budget included several provisions for Indiana's colleges, universities and technical and vocational schools. In fact, the state will be spending an extra \$154 million on higher education over the next two years.



#### Some measures include:

- \$100 million for technology (over two years)
  - \$41 million per year for one-time expenditures
  - \$8.7 million per year for institutional base budgets for technology
- \$264 million for university construction projects
- A 21% increase over two years for the State Student Assistance Commission allocation This increase will:
  - provide need-based financial aid to students
  - make students attending proprietary schools eligible for aid
  - provide more financial awards to students who graduate with Academic Honors and/or the Core 40 diplomas

The General Assembly also established Indiana's new **community college system** in 1999. Vincennes University and Ivy Tech State College are co-sponsoring the program to expand the opportunity for two-year (associates) degrees at each of the 22 Ivy Tech sites over the next four to six years. The community college curriculum will offer degrees that will be accepted by Indiana's four-year colleges and universities.

Gary, Evansville, Lafayette and Indianapolis were the chosen start-up sites for the new courses. The spring and summer 2000 semesters offered a limited number of courses to work out the details before the program was officially launched in fall 2000.

The **Muncie**, **Marion** and **Anderson** sites were implemented in fall 2001. This system also may not be implemented at any site where an Indiana or Purdue regional campus exists until after June 30, 2002, unless approved by the governor.

62% of all 1998 Indiana high school graduates pursued higher education.

"Only the educated are free."
- Epictetus

During the 1997-98 school year, Indiana's graduation rate reached

88.4%,

and the attendance rate reached

95.6%.

These are the highest levels in the history of our state.





#### Applying for Financial Aid -

Almost all financial aid requires you and your family to complete the **Free Application for Federal Student Aid (FAFSA)**. The deadline for completing the **FAFSA** form for state aid is March 1 of the year you wish to attend. If you want federal aid only, the federal year runs from July 1 through June 30, and you can file as late as June 30 of the college year for which you need assistance. For more details about when and how to do this, contact the financial aid office at your college or on-line with the U.S. Department of Education at **www.ed.gov**.

State aid in the form of grants, scholarships and work study are available. The State Student Assistance Commission offers grants based on need and on scholarship. For information on all these you may contact the State Student Assistance Commission at 150 West Market Street, Suite 500, Indianapolis, Indiana 46204 or by e-mail at **www.state.in.us/ssaci**. You may also contact them by phone by calling (317) 232-2350 or 1-888-528-4719 from outside the 317 area code.

Average In-State Undergraduate Tuition and Fees (1997-98)

Public Four-Year \$3,336

Public Two-Year \$2,057

Private Four-Year \$14,387

Private Two-Year \$5.723

#### Federal aid comes in many forms, including, but not limited to:

- Federal Pell Grants: These are not loans and need not be repaid. They are awarded based on need and may be used towards tuition, room and board or books.
- Federal Stafford Loans: These are self-help loans which need to be repaid, and are both subsidized (the government pays the interest until you graduate) and unsubsidized (not need-based and you pay the interest from the beginning).
- Federal PLUS Loans for parents: These are not need-based. Repayment of principal and interest begins within 60 days of disbursing the loan.
- Federal College Work-Study Programs (CWS): The student works "in the public interest" on campus or with a private not-for-profit or public agency.
- Federal Perkins Loan: These are funded at a low interest rate by the federal government and awarded by the institution. Repayment and interest begin nine months after a student leaves school.
- There are now tax credits available to parents through the HOPE Scholarship Program and Lifetime Learning Credits, IRA Education Savings Accounts and Student Loan Interest Deductions.

#### Researching Scholarships

In addition to state and federal aid, many schools offer **scholarships**, as do businesses. Check with your parents' employers to see if they offer scholarships for their employees' children. Local fraternal organizations, churches and newspapers frequently offer scholarships and are worth contacting. Go to the library and ask to be directed to reference materials on scholarships and grants. The **State Student Assistance Commission** provides online access to various other sources of aid, including the College Board (SAT) Online, fastWeb (one of the best sites to start your scholarship search), FinAid, NCAA, Online Study Abroad Directory, U.S. Department of Education (for Pell Grants, Stafford Loans, etc.) and others. College is expensive, but you will be surprised at the number of resources which are available if you only take the time to check them out.



A four-year college may not be for every student, butscholarship and grant

**money** is available for most post-secondary education. Students might also decide to work and go to school part-time. Some assistance is even available to part-time students. Talk with your financial aid officer for direction in getting started.



## Scholarships offered by the State Student Assistance Commission

- The Indiana Higher Education Grant **Program** is a need-based program for Indiana students attending Indiana post-secondary institutions which receive funding from the General Assembly.
- •The Hoosier Scholar Award is a \$500 one-year scholarship awarded to high school seniors on the basis of academic merit.
- •The Twenty-First Century Scholars Program is for families of low to moderate income and is based on a pledge made by 8th graders to stay drug and alcohol free, to maintain at least a C average, and to attend an Indiana college or university.
- The Nursing Scholarship Award is available to Hoosier students choosing nursing as a career and who agree, in writing, to work in nursing in Indiana for at least two years after graduation.
- •Also available is a **Minority Teacher Scholarship** available to minority students who major in special education, occupational or physical therapy. This scholarship may not be based solely on merit. Need may be considered but is not required. Students must make a pledge to teach in an Indiana school or practice in an accredited school, vocational rehabilitation center or other developmental disabilities center for a certain period of time.

#### **TOP 10**

Mistakes Made on Scholarship Applications

- 1. Forgetting to include your name and address
  - 2. Submitting an incomplete application
    - 3. Being rude or abrasive to judges
- 4. Submitting an application with smudges or stains
  - 5. Applying when you do not meet the minimum requirements
    - 6. Sending it "postage due"
  - 7. Mailing the envelope without the application
- 8. Submitting inappropiate supporting documentation (i.e. your baby picture)
  - 9. Using messy handwriting or an illegible font10. Misspellings and grammatical errors

source: FreSch! Scholarship Information Service

- The Robert C. Byrd Honors Scholarship is a very selective federally-supported merit-based scholarship program awarding \$1500 per year scholarships to selected Hoosier students.
- Finally, Indiana has a **Summer State Work Study Program** for students who have used an Indiana Higher Education Grant the previous academic year. The work may be performed at state, city and local government offices, post-secondary schools or private not-for-profit organizations.

#### Accessing Information.

The Internet can be a very helpful tool in answering questions about financial aid, loans and scholarships. Many websites provide detailed explanations of the process of applying for assistance. They also may provide links to other informative and credible websites. These are only a few of the hundreds of websites available to students and their parents. If you do not have access to the Internet, try your local library or call one of the phone numbers provided below.

FAFSA on the Web www.fafsa.ed.gov

Federal Student Aid Information Center 1-800-4-FED-AID 8 a.m. - 8 p.m. EST Edu Cap, Inc. www.uss.org

To check on the processing of your FAFSA or to request a copy of your Student Aid Report: (319) 337-5665

FinAid www.finaid.org

Information on the Direct Consolidation Loan Program 1-800-557-7392



Independent Higher Education Network www.fihe.org

Federal Resources for Educational Excellence www.ed.gov/free

#### Indiana College Choice Savings Plan

The **College Choice** 529 Investment Plan is distributed by One Group Dealer Services, Inc. This information is provided for general educational purposes only. It is administered by Bank One. It is a program which assists students in saving money for their post-secondary education.

An adult (over 18 years old) can establish a College Choice account for a child as soon as he or she has been assigned a Social Security number. Accounts can be established for newborns (younger than one year) at any time during the year. Children older than one year must be enrolled between September 1 and January 15. **The earlier you start contributing, the better.** 



Whoever opens the account is considered the "owner", while the student is the "beneficiary." The enrollment fee is \$10, and an annual fee of 0.5% of the value of the account will be charged to cover the costs of maintaining the account.

When you have received a confirmation that the account has been opened, you can begin making **contributions** (the first contribution is a minimum of \$50). All money deposited and earned will remain in the account until the student is enrolled in a post-high school educational institution. Once the enrollment is verified, the money can be distributed to pay all or a portion of the student's tuition and/or room and board expenses. Institutions eligible to receive this money include most accredited four-year colleges and universities, many accredited two-year institutions and certain proprietary or vocational schools.

Any Questions?

Call toll-free:

1-866-400-7526

Federal and state income and capital gains taxes on the account's earnings are deferred until the money is used to pay higher education expenses. Also, the savings are taxable to the student, who usually has a lower tax rate than an adult

This plan also allows for relatives or other interested parties residing in other states to open an account for a child who resides in Indiana. In the case of a child's relocation to another state, contributions may continue to be made, and the student will remain eligible for benefits.

#### The Voice of Experience

These tips can make the process of financing your education a bit easier:

- Answer ALL the questions on the forms.
- Be sure to sign your name on each of the appropriate spaces.
- If you take out loans, be sure to borrow only as much as you really need.
- Turn in your financial aid paper work early to ensure that it will be processed on time.
- Be patient when attempting to straighten out any miscommunication with the financial aid office.
- Keep a file folder of all documents and information concerning your loans, scholarships and grants.



#### Directory of Colleges and Universities

Ancilla Domini College P.O. Box I Donaldson, IN 46513 Phone: (219) 936-8898 FAX: (219) 935-1773 www.ancilla.edu

Anderson University 1100 East Fifth Street Anderson, IN 46012-3462 Phone: 1-800-428-6414 www.anderson.edu

Ball State University 2000 University Avenue Muncie, IN 47306 Phone: 1-800-482-4278 www.bsu.edu

Bethel College 1001 West McKinley Avenue Mishawaka, IN 46545-5591 Phone: (574) 259-8511 www.bethel-in.edu

Butler University 4600 Sunset Avenue Indianapolis, IN 46208 Phone: 1-800-368-6852 FAX: (317) 940-9570 www.butler.edu

Calumet College of St. Joseph 2400 New York Avenue Whiting, IN 46394-2195 Phone: (219) 473-4215 FAX: 1-877-700-9100 www.ccsj.edu

DePauw University 313 South Locust Street Greencastle, IN 46135-1736 Phone: (765) 658-4800 www.depauw.edu Earlham College National Road West Richmond, IN 47374-4095 Phone: (765) 983-1200 1-800-327-5426 www.earlham.edu

Franklin College 501 East Monroe Street Franklin, IN 46131-2512 Phone: (317) 738-8000 1-800-852-0232 www.franklincoll.edu

Goshen College 1700 South Main Street Goshen, IN 46526 Phone: (574) 535-7525 1-800-348-7422 www.goshen.edu

Grace College 200 Seminary Drive Winona Lake, IN 46590-1295 Phone: (574) 372-5100 www.grace.edu

Hanover College P.O. Box 108 Hanover, IN 47243 Phone: 1-800-213-2178 Fax: (812)-866-7000 www.hanover.edu

Holy Cross College 1801 North Michigan Avenue P.O. Box 308 Notre Dame, IN 46556-0308 Phone: (574) 239-8400 FAX: (219) 233-7427 www.hcc-nd.edu

Huntington College 2303 College Avenue Huntington, IN 46750-1299 Phone: (219)356-6000 www.huntington.edu Indiana Institute of Technology 1600 East Washington Boulevard Fort Wayne, IN 46803-1297 Phone: (260) 422-5561 1-800-937-2448 www.indtech.edu

Indiana State University 210 North Seventh Street Terre Haute, IN 47809 Phone: (812) 237-6311 www.indstate.edu

Indiana University Bloomington 107 S. Indiana Ave. Bloomington, IN 47405 Phone: (812) 855-4848 www.iub.edu

Indiana University East 2325 Chester Boulevard Richmond, IN 47374 Phone: 1-800-959-3278 www.iue.edu

Indiana University Kokomo 2300 South Washington Street P.O. Box 9003 Kokomo, IN 46904-9003 Phone: (765) 453-2000 www.iuk.edu

Indiana University Northwest 3400 Broadway Gary, IN 46408 Phone: (219) 980-6500 1-888-968-7486 www.iun.edu

Indiana University South Bend P.O. Box 7111 South Bend, IN 46634 Phone: (219) 237-4839

www.iiusb.edu



Indiana University Southeast 4201 Grant Line Road New Albany, IN 47150 Phone: (812) 941-2333

www.ius.edu

Indiana University
Purdue University - Columbus
4601 Central Avenue
Columbus, IN 47203-1769
Phone: (812) 372-266
1-800-414-8782
FAX: (812) 348-7257
www.columbus.iupui.edu

Indiana University
Purdue University - Fort Wayne
2101 East Coliseum Boulevard
Fort Wayne, IN 46805-1499
Phone: ((260) 481-6100
www.ipfw.edu

Indiana University
Purdue University - Indianapolis
425 University Blvd
Indianapolis, IN 46202
Phone: (317) 274-4591
www.iupui.edu

Indiana Wesleyan University 4201 South Washington Street Marion, IN 46953 Phone: (765) 674-6901 www.indwes.edu

Ivy Tech State College (Main Campus) One West 26th Street P.O. Box 1763 Indianapolis, IN 46206 Phone: 1-888-IVY-LINE www.ivy.tech.edu Manchester College 604 College Avenue North Manchester, IN 46962 Phone: (219) 982-5000 www.manchester.edu

Marian College 3200 Cold Spring Road Indianapolis, IN 46222-1997 Phone: 1-800-772-7264 www.marian.edu

Martin University P.O. Box 18567 Indianapolis, IN 46218 Phone: (317) 543-3256 www.martin.edu

Oakland City University 143 Lucretia Street Oakland City, IN 47660-1099 Phone: 800-737-5125 www.oak.edu

Oakland City University Bedford 405 | Street P.O. Box 455 Bedford, IN 4742 | Phone: (812) 279-8126 or (812)-855-4138 | 1-877-707-6282 FAX: (812) 279-6210 www.ocub.oak.edu

Purdue University Calumet 2200 169th Street Hammond, IN 46323-2094 Phone: (219) 989-2400 www.calumet.purdue.edu

Purdue University
North Central
1401 S. U.S. Highway 421
Westville, IN 46391-9528
Phone: (219) 872-0527
1-800-872-1231
www.purduenc.edu

Purdue University 1080 Schelman Hall West Lafayette, IN 47907 Phone: (765) 494-4600 www.purdue.edu

Rose-Hulman Institute of Technology 5500 Wabash Avenue Terre Haute, IN 47803 Phone: (812) 877-1511 800-552-0725 www.rose-hulman.edu

Saint Joseph's College U.S. Highway 23 I P.O. Box 890 Rensselaer, IN 47978 Phone: (219) 866-6000 www.saintjoe.edu

Saint Mary's College U.S. 31 Notre Dame, IN 46556-5001 Phone: (574) 284-4000 800-551-7621 www.saintmarys.edu

Saint Mary-of-the-Woods College Saint-Mary-of-the-Woods, IN 47876 Phone: (812) 535-5151 www.smwc.edu

Taylor University (Main Campus) 236 West Reade Avenue Upland, IN 46989-1001 Phone: (765) 998-5134 1-800-882-3456 www.tayloru.edu/upland

Taylor University
Fort Wayne
1025 West Rudisill Avenue
Fort Wayne, IN 46807
Phone: (260) 744-8600
800-233-3922
www.tayloru.edu/fw



Tri-State University I University Avenue Angola, IN 46703-1764 Phone: ((260) 665-4132 800-347-4878 www.tristate.edu

University of Evansville 1800 Lincoln Avenue Evansville, IN 47722 Phone: 1-800-423-8633 www.evansville.edu

University of Indianapolis 1400 East Hanna Avenue Indianapolis, IN 46227 Phone: (317) 788-3368 1-800-232-8634 www.uindy.edu University of Notre Dame 215 Main Building U.S. 31 Notre Dame, IN 46556 Phone: (574) 631-500 www.nd.edu

University of Saint Francis 2701 Spring Street Fort Wayne, IN 46808 Phone: (260)-434-3279 1-800-729-4732 www.sf.edu

University of Southern Indiana 8600 University Boulevard Evansville, IN 47712-3596 Phone: (812) 464-8600 www.usi.edu Valparaiso University Office of Admissions Valparaiso, IN 46383-6493 Phone: (219) 464-5000 1-888-GO-VALPO www.valpo.edu

Vincennes University 1002 North First Street Vincennes, IN 47591-5201 Phone: (812) 888-8888 1-800-742-9198 www.vinu.edu

Wabash College 301 West Wabash Avenue P.O. Box 352 Crawfordsville, IN 47933 Phone: (765) 361-6100 www.wabash.edu

#### Other Helpful Contacts.

Commission for Higher Education 101 West Ohio Street Suite 550 Indianapolis, IN 46204-1971 Phone: (317) 464-4400 FAX: (317) 464-4410 www.che.state.in.us

Indiana Department of Education Room 229 Statehouse Indianapolis, IN 46204-2798 Phone: (317) 232-0808 www.doe.state.in.us

Commission on Proprietary Education 302 West Washington Street Indianapolis, IN 46204-2767 Phone: (317) 232-1320 1-800-227-5695 FAX: (317) 233-4219 www.state.in.us/cope Indiana Career and Postsecondary Advancement Center 2805 E. 10th Street Bloomington, IN 47408 Phone: 1-800-992-2076 FAX: (812) 855-4220 www.icpac.indiana.edu

State Student Assistance 150 West Market Street Ste 500 Indianapolis, IN 46204 Phone: (317) 232-2350 FAX: (317) 232-3260 1-888-528-4719 www.state.in.us/ssaci

Indiana House of Representatives Room 401 Statehouse Indianapolis, IN 46204 Phone: 1-800-382-9841 www.in.gov/legislative Indiana State Library 140 North Senate Avenue Indianapolis, IN 46204 Phone: (317) 232-3675 www.statelib.lib.in.us

The College Board Midwest Regional Office 1560 Sherman Avenue Suite 1001 Evanston, IL 60201-4805 (847) 866-1700 www.collegeboard.com

Indiana Higher Education Telecommunications System 714 North Senate Avenue Indianapolis, IN 46202 Phone: (317) 263-8900 FAX: (317) 263-8831 www.ihets.org

#### Directory of Vocational and Proprietary Schools

This directory does not include every vocational or proprietary school in Indiana. This listing is intended only as a starting point for researching the school of your choice. Please refer to your local telephone directory or school guidance counselor for more addresses and phone numbers or for further information.

American Trans Air Aviation Training Academy 7251 W. McCarty St. Indianapolis, IN 46241-1445 Phone: (317) 243-4519 FAX: (317) 243-4569 1-800-241-9699

College of Court Reporting 111 W. 10th St. Hobart, IN 46342 Phone: (219) 942-1459

Commonwealth Business College 1000 E 80th Place Ste 101 N Merrillville, IN 46410-4388 Phone: (219) 769-3321 FAX: (219) 738-1076 1-800-258-3321

325 E. U.S. Highway 20 Michigan Clty, IN 46360 Phone: (219) 877-3100 FAX: (219) 877-3110 1-800-519-2416

Davenport College 801 W Wilkinson St Granger, IN 46258 Phone: (219) 534-4709 FAX: (219) 534-4909 1-800-277-8447

8200 Georgia St. Merrillville, IN 46410 Phone: (219) 769-5556 FAX: (219) 756-8911 1-800-748-7880

Health Enrichment Center 6801 Lake Plaza Dr. Suite A102 Indianapolis, IN 46220

Indiana Barber/Stylist College Irving Plaza Shopping Center 121 South Ridgeview Dr. Indianapolis, IN 46219 Phone: (317) 356-8222 FAX: (317) 322-0403

www.rwm.org/rwm/ind-brb.html

Indiana Business College 802 N. Meridian St. Indianapolis, IN 46204 Phone: (317) 264-5656 FAX: (317) 634-0471

(Locations also in Muncie, Terre Haute, Anderson, Columbus, Lafayette, Marion, Evansville, and Ft. Wayne)

Indiana Business College - Medical 8150 Brookville Road Indianapolis, IN 46239 Phone: (317) 375-8000 FAX: (317) 783-4898

International Business College 3811 Illinois Rd. Fort Wayne, IN 46804 Phone: 1-800-589-6363 1-260-459-4500

ITT Technical Institute 9511 Angola Ct Indianapolis, IN 46268 Phone: (317) 875-8640 1-800-937-4488 Campuses incude: Ft. Wayne, Newburgh, & Evansville.

Lakeshore Medical Laboratory Training Program 402 Franklin St. Michigan City, IN 46953 Phone: (219) 872-7032

Lincoln Technical Institute 1201 Stadium Dr. Indianapolis, IN 46202-2194 Phone: (317) 632-5553 1-877-MY-FUTURE FAX: (317) 687-0475 Lutheran College of Health Professions 3024 Fairfield Ave. Fort Wayne, IN 46807-1698 Phone: (219) 458-2451 FAX: (219) 458-2557

Michiana College 1030 E. Jefferson Blvd. South Bend, IN 46617-3123 Phone: 1-219-237-0774

4422 E. State Blvd. Fort Wayne, IN 46815-6917 Phone: (219) 484-4400 FAX: (219) 436-2958

Mid-America College of Funeral Service 3111 Hamburg Pike Jeffersonville, IN 47130 Phone: (812) 288-8878 FAX: (812) 288-5942 1-800-221-6158

PJ's College of Cosmetology 1414 Blackiston Mall Road Clarksville, IN 47129 1-812-282-0459

115 N. 9th St. Richmond, IN 47374 Phone: 317-846-6444

Professional Careers Institute 7302 Woodland Dr. Indianapolis, IN 46278-1736 Phone: (317) 299-6001 FAX: (317) 298-6342

Sawyer College - Northlake Campus 6040 Hohman Ave. Hammond, IN 46320 Phone: (219) 931-0436 FAX: (219) 933-1239

Sawyer College - Southlake Campus 3803 E. Lincoln Highway Merrillville, IN 46410-5809 Phone: (219) 947-4555 FAX: (219) 942-3762



#### Community College of Indiana: What's the Difference?

The Community College of Indiana is a partnership between Ivy Tech State College and Vincennes University. It is designed to provide greater educational opportunites for Hoosiers. The Community College of Indiana offers technical certificates and associate degrees. Ivy Tech State College's technical curriculum, coupled with Vincennes University's liberal arts approach, gives students a broader range of courses and degree programs. Through the partnership, students have more opportunities than ever before to transfer credits to four-year institutions.

## Who Should Attend The Community College of Indiana?

The Community College of Indiana is for virtually anyone offering something for people of any age and any background. Those desiring to improve themselves by learning new skills, earning a degree or exploring possible avenues for their futures are all potential Community College of Indiana students.

#### What are the Requirements?

The Community College of Indiana has an open enrollment policy, which means that enrollment is open to everyone. To apply, students must complete three steps:

- 1) fill out an admissions application (available online)
  - 2) submit a high school transcript
  - 3) take an academic skills assessment test

#### Campus Directory

Use one of the following numbers to call the campus in your area:

Toll Free Number: 1-888-489-5463 Anderson (765)643-7133 or 1-800-644-4882 East Chicago (219)392-3600Evansville (812)429-1432Gary (219)981-4423Indianapolis (317)921-4312 (765)772-9133 Lafayette Marion (765)662-9843 or 1-800-554-1159 Michigan City (219)879-9137 Muncie (765)289-2291or 1-800-589-8324 Valparaiso (219)464-8514 Madison 1-800-403-2190 Lawrenceburg 1-800-715-1058

## What Are the Advantages of Attending The Community College of Indiana?

- The Community College of Indiana offers a broad range of high quality courses at convenient close-to-home locations.
- Since the Community College of Indiana has the lowest tuition in the state, students can afford to take the time to explore a variety of interests before settling on a specific career or path of study.
- Students at the Community College of Indiana receive more individual attention from experienced instructors in a smaller class setting.
- The Community College of Indiana can also serve as a launching pad towards a bachelor's degree since credits transfer to more four-year colleges and universities both in and out of state than ever before.
- With such variety and flexibility, students can choose the education that is right for them.

Information provided by the Community College Web site: www.ccindiana.net

## The Armed Forces: -Another Choice









nother option available for young adults is to attend the training program of one of the armed services before going to college. This is a great opportunity, as tuition is sometimes reimbursed through these organizations. The armed services may be just the road younger adults who are undecided in their future may choose first. After all, the armed services trains young minds and rewards them with compensation, as well as the experiences of a lifetime.

## Each of the following offers two, four or six-year programs:

#### Army 1-800-USA-ROTC

The Army defends the interests of the United States and its allies through land-based operations around the world.

The **Indiana Army National Guard** provides similar opportunites. However, the National Guard allows their enlistees to attend the state college of their choice on a full or part time basis while serving **with 100 percent tuition paid**.

#### Navy 1-800-USA-NAVY

The Navy defends the right of our country and its allies to travel and trade freely on the world's oceans.

#### **Enlistment Prerequisites:**

- You must be at least 17 to join.
- Stay in school. Education is very important in the Navy.
- Consider what you'd like to do in the Navy.
- Keep in shape or start a fitness program.

#### Research Your Options!

You may visit any of these web sites for additional information:

The Army: www.goarmy.com

The Navy: www.navy.com

The Marines: www.marines.com

The Air Force: www.airforce.com

The Coast Guard: www.cga.edu

Jump on any of the web sites to apply online!

#### Coast Guard

The Coast Guard protects U.S. coastlines and inland waterways. Founded in 1876, the United States Coast Guard Academy has a proud tradition as one of the finest and most selective colleges in America.

The smallest of the five Federal Service Academies, the Coast Guard provides a four-year Bachelor of Science program with a full scholarship for each individual. Unlike the other Federal Service Academies, however, there are no congressional appointments.

### Marines 1-800-MARINES

The only service tasked to be able to operate combined arms in air, land, and sea. The Marines focus on their role as the nation's premier crisis response force, whether it be defending our nation in war, aiding with natural disaster relief overseas, or calming political unrest.

#### Air Force 1-800-522-0033 ext.2091

The mission of the Air Force is to preserve national security through the use of advanced aerospace forces.

#### Sources used for this publication:

Indiana Department of Education Room 229 Statehouse Indianapolis, IN 46204 (317) 232-6610 www.doe.state.in.us

Indiana Commission for Higher Education
101 West Ohio Street
Suite 550
Indianapolis, IN 46204
www.che.state.in.us

Office of the Treasurer of State Room 242 Statehouse Indianapolis, IN 46204 (317) 232-6386 www.state.in.us/tos

The College Board
Midwest Regional Office
1560 Sherman Avenue
Suite 1001
Evanston, IL 60201-4805
(847) 866-1700
www.collegeboard.com

College Edge www.collegeedge.com

State Student Assistance Commission of Indiana I 50 West Market Street Suite 500 Indianapolis, IN 46204 www.state.in.us/ssaci

> Indiana Career and Postsecondary Advancement Center 2805 E. 10th Street Bloomington, IN 47408 www.icpac.indiana.edu

Independent Higher Education Network www.fihe.org

fastWEB www.fastweb.com

FreSch! www.freschinfo.com

Various college and university
Internet home pages
(all are listed in the Directory of Colleges and Universities)

"Education makes a people easy to lead, but difficult to drive; easy to govern, but impossible to enslave."

- Henry Peter Brougham

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